

IN THE CLAIMS:

The status of the claims is as follows:

1 - 72. (Cancelled)

73. (Previously presented) An on-line insurance policy service system comprising:
an interface that enables an insurance policyholder to access a remote insurance document and software linked to the remote insurance document;
a publicly accessible network coupled to the interface;
an information module remote from the interface coupled to the publicly accessible network that identifies an insurance policyholder and verifies an insurance policy parameter in real-time in response to data received from the insurance policyholder through the interface; and
a policy adjustment module remote from the interface coupled to the publicly accessible network that adjusts a selected insurance policy parameter in real-time in response to second data received from the insurance policyholder through the interface;
wherein the policy adjustment module provides an acknowledgment to the interface when the selected insurance policy parameter is adjusted.

74. (Previously presented) The on-line insurance policy service system of claim 73 wherein the publicly accessible network comprises a network and a plurality of gateways that use a transmission control protocol/internet protocol to facilitate a communication between the interface, the information module, and the policy adjustment module.

75. (Previously presented) The on-line insurance policy service system of claim 73 further comprising a payment module coupled to the policy adjustment module, wherein the acknowledgement comprises a cost of the adjustment to an insurance policyholder's premium that will result from the adjustment in the selected insurance policy parameter.

76. (Previously presented) The on-line insurance policy service system of claim 75 wherein the payment module is remote from the interface and the adjustment to the premium is based on a change in at least one of an insurance coverage, an insurance deductible, or a benefit an insurance company will pay for an insurance coverage.

77. (Previously presented) The on-line insurance policy system of claim 73 wherein the interface comprises a device that accepts video signals from a processor and displays the acknowledgement on a screen in real-time in response to the adjustment of the selected insurance policy parameter.

78. (Previously presented) The on-line insurance policy system of claim 73 wherein the interface comprises a monitor that accepts video signals from a processor and displays information related to the selected insurance policy parameter in real time in response to data received from the insurance policyholder.

79. (Previously presented) The on-line insurance policy system of claim 73 wherein the information module comprises a controller programmed to electronically transmit an on-line insurance form from the information module to the interface running a first operating system that is different from a second operating system that the controller is capable of running.

80. (Previously presented) An on-line insurance policy service system comprising:
a web browser that enables an insurance policyholder to access remote insurance information and software linked to the remote insurance information;

a publicly accessible network that facilitates data transfers from the web browser;

an information module remote from the interface coupled to the publicly accessible network that identifies the insurance policyholder and verifies an insurance policy parameter of that insurance policyholder in real-time in response to data received from the insurance policyholder through the publicly accessible network and the web browser; and

an insurance policy adjustment module remote from the interface coupled to the publicly accessible network that adjusts an insurance policyholder's selected insurance policy parameter in real-time in response to second data received from the insurance policyholder through the publicly accessible network and the web browser;

wherein the insurance policy adjustment module provides an acknowledgement to the web browser in response to the adjustment of the selected insurance policy parameter.

81. (Previously presented) The on-line insurance policy service system of claim 80 wherein the software comprises a sequence of instructions that generates an insurance document customized to the insurance policyholder at an insurer's computer and sends the customized insurance document to the web browser in response to the second data received from the insurance policyholder through the publicly accessible network and the web browser.

82. (Previously presented) The on-line insurance policy service system of claim 81 wherein the customized insurance document comprises content resident to the insurer's computer and content received from the insurance policyholder through the publicly accessible network and the web browser.

83. (Previously presented) The on-line insurance policy service system of claim 82 wherein the information module comprises a controller programmed to interact with the interface running a different operating system than an operating system the information module is running.

84. (Previously presented) The on-line insurance policy service system of claim 82 wherein the web browser is programmed to integrate content stored in a memory of the insurer's computer with content stored in a second computer remote from the insurer's computer.

85. (Previously presented) The on-line insurance policy service system of claim 82 wherein the web browser is programmed to receive content stored in a memory of the insurer's computer and is configured to generate a statement that specifies a transmission protocol and an Internet identifying number associated with the content stored in the memory.

86. (Previously presented) The on-line insurance policy service system of claim 80 wherein the insurance policy adjustment module provides a real-time acknowledgement to the web browser in response to the adjustment of the selected insurance policy parameter.

87 (Previously presented) The on-line insurance policy service system of claim 80 wherein the insurance policy parameter comprises a change in an item insured under an insurance policy of the insurance policyholder.

88. (Previously presented) The on-line insurance policy service of claim 80 wherein the insurance policy parameter comprises a change in a number or identity of persons insured under an insurance policy of the insurance policyholder.

89. (Previously presented) The on-line insurance policy service of claim 80 wherein the web browser is part of an operating system that allows the insurance policyholder to accept or reject an adjustment of the insurance policy parameter.

90. (Previously presented) The on-line insurance policy service of claim 80 wherein the publicly accessible network comprises an Internet.

91. (Previously presented) An on-line insurance policy service system comprising:

- a browser that enables an insurance policyholder to access remote insurance information and software linked to the remote insurance information;
- a publicly accessible network that facilitates data transfers from the browser;
- an information module remote from the interface coupled to the publicly accessible network that identifies the insurance policyholder and verifies an insurance policy parameter of that insurance policyholder in real-time in response to data received from the insurance policyholder through the publicly accessible network and the browser;
- an insurance policy adjustment module remote from the interface coupled to the publicly accessible network that adjusts an insurance policyholder's selected insurance policy parameter in real-time in response to second data received from the insurance policyholder through the publicly accessible network and the browser; and
- a payment module remote from the interface coupled to the publicly accessible network that determines in real time the cost of the adjustment to the insurance premium in response to the adjustment of the insurance policyholder's selected insurance policy parameter;

wherein the insurance policy adjustment module communicates to the browser an acknowledgement comprising the change in the insurance premium resulting from the adjustment in the insurance policyholder's selected insurance policy parameter.

92. (Previously presented) The on-line insurance policy service of claim 91 wherein the browser is part of an operating system and the operating system is configured to allow the insurance policyholder to accept or reject an adjustment of the insurance policy parameter.

93. (Previously presented) An on-line insurance policy service system comprising:

- a web browser that enables an insurance policyholder to access remote insurance information and software linked to the remote insurance information;
- a publicly accessible distributed network that facilitates data transfers from the web browser;
- an information module remote from the interface coupled to the publicly accessible distributed network that identifies the insurance policyholder and verifies an insurance policy parameter of that insurance policyholder in real-time in response to first data received from the insurance policyholder through the publicly accessible distributed network and the web browser; and
- an insurance policy adjustment module remote from the interface coupled to the publicly accessible distributed network that adjusts an insurance policyholder's selected insurance policy parameter in real-time in response to second data received from the insurance policyholder through the publicly accessible distributed network and the web browser;

wherein the first data comprises a personal security code that allows access to insurance policy parameters of the insurance policyholder;

wherein the insurance policy module provides an acknowledgement to the web browser in response to the adjustment of the selected insurance policy parameter; and

wherein the software comprises a sequence of instructions that generates an insurance document customized to the insurance policyholder at an insurer's computer and sends the customized insurance document to the web browser in response to the second data received from the insurance policyholder through the publicly accessible distributed network and the web browser.

94. (Previously presented) The on-line insurance policy service system of claim 91 wherein the personal security code comprises an identification code generated by the on-line insurance policy service system that is registered by the insurance policyholder.

95. (Previously presented) An on-line insurance policy service system comprising:

- a web browser that enables an insurance policyholder to access remote insurance information and software linked to the remote insurance information;
- a publicly accessible distributed network that facilitates data transfers from the web browser;
- an information module remote from the interface coupled to the publicly accessible distributed network that identifies the insurance policyholder and verifies an insurance policy parameter of that insurance policyholder in real-time in response to first data received from the insurance policyholder through the publicly accessible distributed network and the web browser; and
- an insurance policy adjustment module remote from the interface coupled to the publicly accessible distributed network that adjusts an insurance policyholder's selected insurance policy parameter in real-time in response to second data received from the insurance policyholder through the publicly accessible distributed network and the web browser;

wherein the first data comprises a personal security code that allows access to insurance policy parameters of the insurance policyholder; and

wherein the insurance policy module provides an acknowledgement to the web browser in response to the adjustment of the selected insurance policy parameter.

96. (New) An on-line insurance policy service system comprising:

a web browser that enables an insurance policyholder to access remote insurance information and software linked to the remote insurance information;

a publicly accessible distributed network that facilitates data transfers from the web browser;

an information module, remote from the web browser coupled to the publicly accessible distributed network, that identifies the insurance policyholder and verifies an insurance policy parameter of that insurance policyholder in real-time in response to first data received from the insurance policyholder through the publicly accessible distributed network and the web browser;

wherein the first data comprises a personal security code that allows access to insurance policy parameters of the insurance policyholder;

an insurance policy adjustment module, remote from the web browser coupled to the publicly accessible distributed network, that adjusts an insurance policyholder's policy parameter in real-time in response to second data received from the insurance policyholder through the publicly accessible distributed network and the web browser,

wherein the second data comprises a selection of the insurance policy parameter;

wherein the insurance policy adjustment module provides an acknowledgement to the web browser in response to the adjustment of the selected insurance policy parameter; and

wherein an insurer's computer executes the software that generates an insurance document customized to the insurance policyholder as identified by the personal security code and sends the customized insurance document to the web browser in response to the second data received from the insurance policyholder through the publicly accessible distributed network and the web browser.